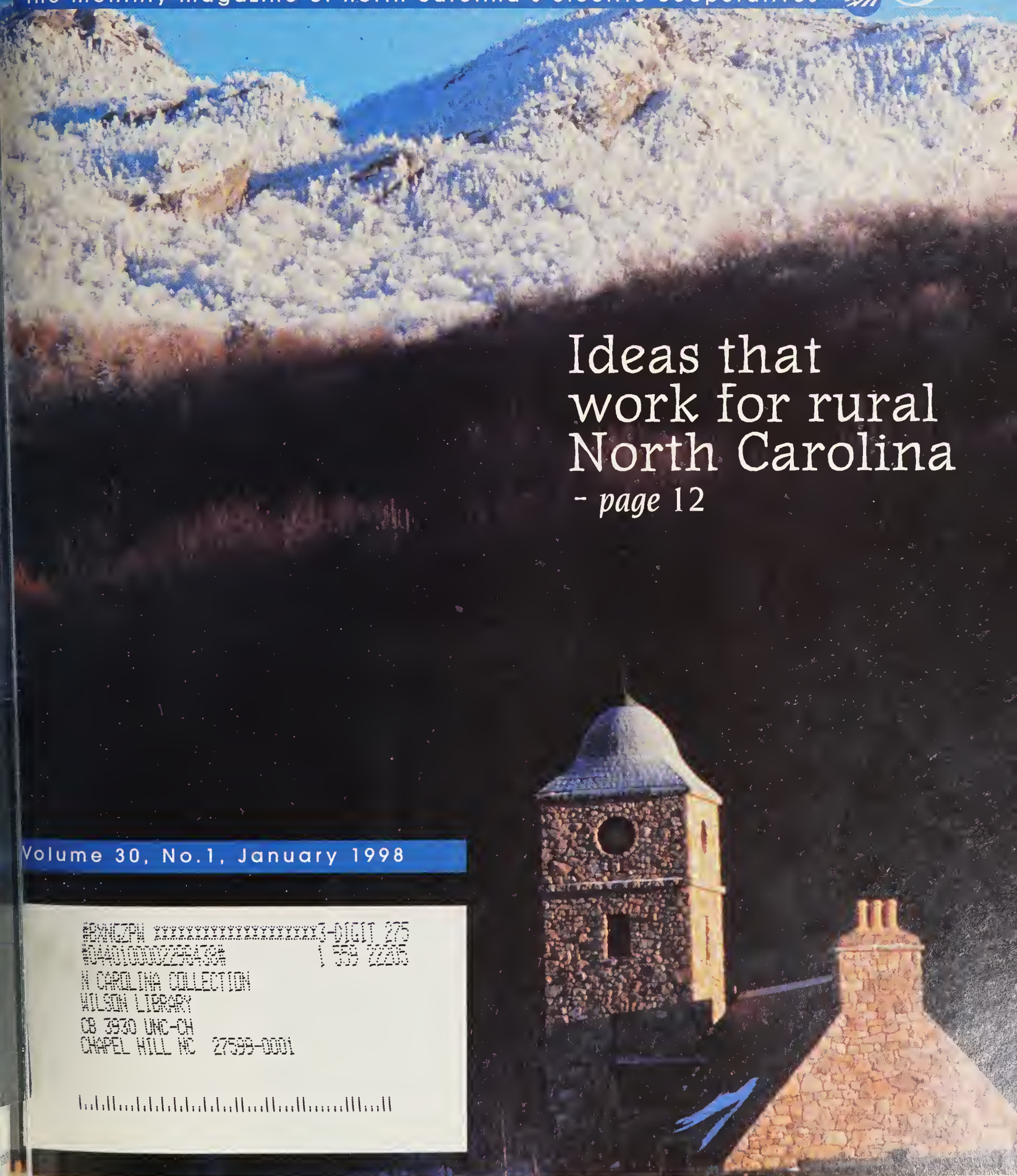
carolina country

the monthly magazine of north carolina's electric cooperatives



Ideas that work for rural North Carolina

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Classics from the Wild Blue Yonder - page 20

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JACK E., ELIZABETHTOWN, NC

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Volume 30, No. 1, January 1998

carolina country

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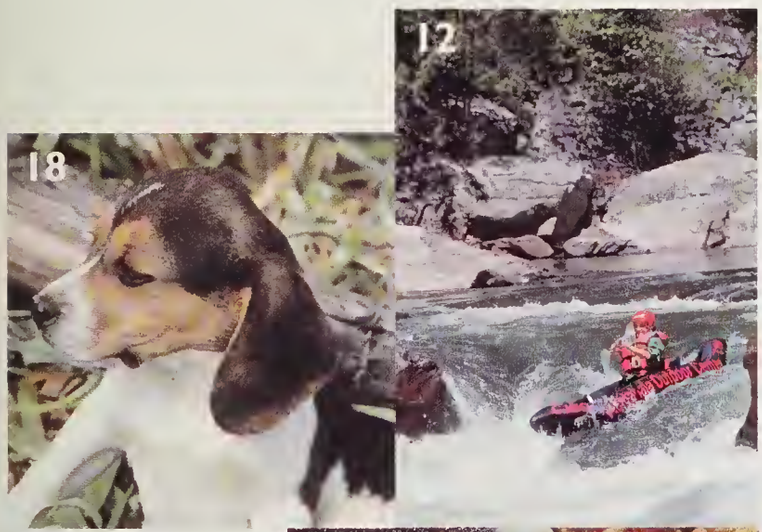

On the Cover
The distinctive stone buildings of Invershiel nestled under Grandfather Mountain in eastern Avery County. Established in 1966 by the MacRae family, Invershiel's look and name come from the Scottish village where earlier MacRaes lived. Blue Ridge Electric and Mountain Electric cooperatives serve this ski resort region. (*Photo courtesy of the* N.C. *Division of Travel and Tourism.*)

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carolina *country*

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than 370,000 homes
Volume 30, No. 1, January 1998

Official Publication of
North Carolina's Electric Cooperatives
(800) 662-8835

North Carolina's electric cooperatives provide reliable, safe and affordable electric service to 700,000 homes, farms and businesses in North Carolina. The 28 electric cooperatives are each member-owned, not-for-profit and overseen by a board of directors elected by the membership.

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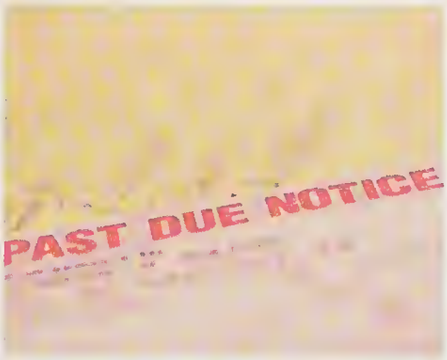

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$35,000 . . . . . $256.57
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Commentary

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My husband, Grady, took this photo during one of our rare snow falls here in Mineral Springs/Waxhaw. It shows our house and yard one morning at 6:30 or 7. He used a time exposure on a Pentax 1000 without a filter. The only lighting was from a single lamp in our foyer and the streetlight in the back of the house, each powered by Union Electric. – *Mary Joyce Hill*

"Dream Home" contest extended

Mr. and Mrs. Richard Sansom of Statesville, who are sponsoring the "Dream Home Essay Contest" ["Carolina Close-up," February 1997], have extended the deadline for entries through January. "We continue to get good activity and interest," Mr. Sansom wrote us, "although we are still short of participation needed. We intend to make a postcard mailing to those who have entered to notify them of the deadline extension." The contest requires a $100 entry fee and an essay. The winner gets the Sansoms' 5,600-square-foot house in Statesville. For entry information, write to Dream Home Essay Contest, P.O. Box 526, Statesville, NC 28687.

Is Dirty Ankle from Tar Heel?

Having lived near Dirty Ankle in upper Cleveland County for many years, I would like to suggest that the Black Ankle and Dirty Ankle names could certainly have come from the large number of moonshine stills located there [See "Commentary," November 1997]. In fact, Dirty Ankle still produces some very fine moonshine that I enjoy from time to time.

But I have a thought: Is it at all possible that all of the locations in North Carolina that carry the name of Black Ankle or Dirty Ankle could possibly be a corruption of "Tar Heel?"

Gary Warlick
Bellwood

Remembering Velma in Person County

Thank you for publishing the picture and article on Velma Beam Moore ["The Mother of Modern Clay County," September 1997]. She was the first Home Demonstration Agent in Person County in 1938.

It was a pleasant link with the past. Although I was only 15 years old when she left Person County, I remember her as she was described in the article, dedicated to helping people, one who got things done.

My stepmother, Bessie W. Hawkins, was a member of the Velma Beam Home Demonstration Club named in her honor. She was in our home many times in the short span of time that she served Person County. My sisters and I were so glad to read of her accomplishments. Two of us are being served by Piedmont EMC, one in Efland and I in Timberlake.

We also enjoyed reading about Charles Kuralt and seeing the picture of him and Bob Timberlake ["Journal," September 1997]. We enjoyed "On the Road" with Charles Kuralt. Although we are not personally acquainted with Mr. Timberlake, I admire his work and have one of his snow scenes in my home. We are friends with his kin people in the Timberlake area.

We enjoy the Carolina Country and have used many of the recipes. The September issue was really special to us.

Piedmont Electric has served us well. We were sharply and abruptly reminded of the good old days September a year ago when Fran came roaring through Person County leaving much destruction. We were without power for several days. We are grateful for Piedmont Electric and the crews they brought in for restoring the power as quickly as they did.

Inez H. Rogers
Timberlake

Australian wants pickled crabmeat

We received the following mail in our e-mail box. The writer left only his e-mail address.

Gidday, mate, I'm after a recipe for pickled crabmeat. I know that one uses vinegar and water, but I need to know in what proportions. It's crab season over here, and I am planning to catch heaps. I will need to pickle some of them. Hope your readers can assist. Thank you from Down Under.

John
Adelaide, Australia
saint@maxisp.com.au

n Important Announcement to North Carolina Homeowners with Equity . . . .

What Would You Do With An Extra $3,600 to $12,000 per year?

How to Get a Fast Mortgage Loan To Pay Off All Your Bills**

(Even If You've Been Turned Down By A Bank Or Mortgage Company)

ockingham, N.C. - Ray and Becky were
istrated. They'd bought the house 12 years
o and it was five years old when they moved
Becky laughed out loud when she thought
ck to that time. Back then it seemed so big
d beautiful. But now, 12 years and 3 kids
er, the house felt small and run down. The
use needed a new roof and her two youngest
ls, Emily and Katie, were doubling up in the
all 10 x 12 bedroom.
e years ago, Ray and Becky had a contractor
ne and talk to them about a new addition.
cky remembered how excited she and Ray
h were. They even paid to have the plans
wn up. But that was the year before Ray lost
job at the plant. She poured herself another
of coffee and recalled how depressed they
h were. It was over a year before he got
ther job. And during that time, they got
hind on everything.

No Summer Vacation

ey were so strapped for money one summer,
y couldn't even take Emily and Katie to the
ch for a few days for their annual vacation.
e they finally got all caught up when Ray
t back to work, it took them two years and
hat time it had ruined their previously
fect credit record, it was a vicious cycle. You
w, getting paid on Friday, sitting down on
rday to pay bills and running out of money
re all the bills are paid.

"I Hit A Brick Wall"

r they got caught up they tried again to
row the money for the addition. First they
turned down by the local bank, then a
tgage company in town rejected them. They
kept hitting the same brick wall. Even
gh Ray had gone back to work in another
et mill making MORE money, the late
nents that showed up on his credit reports
ed the local banks and mortgage companies
y. Ray felt like he was working JUST to
his monthly bills and doing nothing for
self, Becky or the kids. Then he ran into
rest Mortgage Company. Harvest helped
get a loan to pay off all his bills and
olidate everything into one single payment
was $358 lower than he had been making.
saved him a whopping $4,296 per year,
FREE. In the first year, that was enough
ey to close in the back porch, AND enough
over for new bikes for the kids.

Home Equity is the Key

Carole Eskew, Sr., V.P.

"If you have a minimum of 20% equity or more, there's a good chance we can help you save a lot of money every month by combining old bills and your old mortgage into one new and much lower payment. Or, we can help you get cash out of your home to buy a vacation home, start a business, whatever."

Compare your budget to this:

Amt.	Owed	Payment
$12,000	2nd Mortgage	$200.00
8,500	Auto Loan	375.00
2,000	VISA	100.00
2,000	MasterCard	100.00
$25,000	**Current Payment**	**$775.00**

-After Harvest Mortgage -

New Payment: $187.82/mo.

APR 9.077% / 30 yr. term

You Save: $587.18/mo., $7,046.16/yr.

** Rates subject to change*

"I couldn't believe it. We closed our loan 9 days after the first day I talked to them on the phone."

Debbie C., Dallas

"We ended up paying off all our bills and rolling them all into one single payment. After we did, our total monthly payments dropped by almost $400 per month."

Billy and Judy., Columbus

"Thanks to you and your great company, we feel reborn. Words can not express the relief we feel. We are so glad this battle with the bills is almost over."

James and Laurie C.

Recent Loans Include:

- A $45,000 loan to a borrower in bankruptcy.
- A $100,000 loan to a borrower who couldn't verify income through tax returns.
- A $95,000 bill-consolidation loan that saved the borrower over $8,100 per year and a whopping $124,000 over the loan period.

(No singlewides, please)

No Ivory Towers

"When you apply for a loan at Harvest Mortgage, your loan request is reviewed and decided upon by the people right in our office," says a Harvest executive. He added, "Since we are direct lenders, we don't send the information to some guys off somewhere in New York or California. We review and approve loans right here in town locally."

Fast Approval and Closing

That means we can get your loan closed in a matter of days, and you never have to go out of your living room until you're ready to close."

Loan For Purchase or Refinance

Harvest Mortgage officials report that whether you are buying, refinancing a house, just looking to consolidate some bills, get cash for your property, they have created programs to give you the money you're looking for. Different loan programs include:

- Loans to Borrowers with good credit, with the most competitive rates in the country. These are available for purchasing a new home or refinancing.
- Loans to borrowers with a lot of equity homeowners who have slow credit or have even been bankrupt.
- Cash out loans for investment property with a lot of equity.
- Loans for borrowers who want to do additions or remodel their homes.

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To see how much money you may be able to get and exactly how much your payments would be, you can check it out by just picking up the phone and calling us. Be sure to ask for Carolyn Reid at **1-800-972-LEND (5363)**. Or for a **FREE** report on **HOW Harvest Mortgage** can work for you, call toll-free **1-888-697-LOAN (5626)** for a 24-hour recorded message. All of this doesn't cost you a dime, so you owe it to yourself. Don't put this off any longer. Do it now while you're thinking about it! You have got nothing to lose and everything to gain. Call Now!

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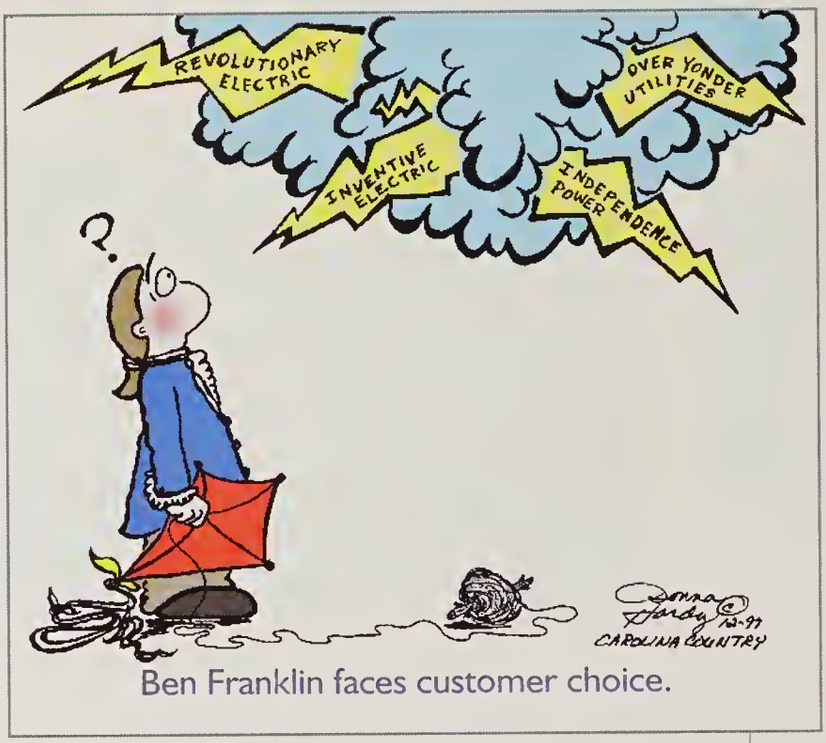

Ben Franklin faces customer choice.

Kiplinger's best guess

"Deregulation of electricity is a year or two away in most areas. Congress will approve a bill by '99 to smooth out bumps in deregulation but states can already let people pick their suppliers of electricity.

"Calif. and R.I. will be the first to deregulate electric utilities. Other states are getting close, including Maine, N.H., Mass., Md., Mich., Ill., Okla., Nev. and Montana. Progress is slower elsewhere.

"Expect savings of 5% - 7% per year for both business and homeowners in the first five years. That's well below the 15% - 20% promised by many. Some savings will be eroded by fees to ease the transition for utilities."

Excerpted from the Sept. 26, 1997, Kiplinger Washington Letter

How to negotiate affordable rates

Some electricity customers around the nation are preparing for a deregulated utility industry in a time-tested way: they are forming cooperatives.

The American News Service reports that nearly a dozen towns on Cape Cod in Massachusetts, representing some 180,000 consumers, have united into a not-for-profit buying cooperative that may be able to negotiate deals for their members when it comes to buying electrical power.

Another new co-op in Nevada obtained private financing and hopes to buy the transmission and distribution system (the poles and lines, essentially) now owned by Nevada Power Co., the investor-owned utility that serves the city of Las Vegas.

Similar consumer-owned cooperatives are forming in New Hampshire, Vermont and New York.

Cooperatives are close to their customers

Big electric companies may not get letters from consumers like the one below. But electric cooperatives do receive them from time to time, mainly because co-op members understand that they own their utility and feel that they have a stake in the business.

This letter was directed to Michael E. Finney, general manager of Halifax Electric Membership Corporation, which serves more than 10,200 households and businesses in Warren, Halifax and parts of Martin and Nash counties.

Dear Mr. Finney:

As an ex-general manager, I want to let you know how much I appreciate your open and frank communications to the Halifax customers. I have your letter in which you explain the hit to the Eaton's Ferry substation.

I'm sure you get letters of criticism, but you should also get some letting you know that you are doing something well.

I was responsible for a manufacturing facility for 14 years that was the second largest customer of [another utility]. We used to get shut down at a cost of several thousand dollars an hour due to their problems and they . . . never apologized. Your problems are minor compared to what I have experienced, and yet you try to let everyone know the problem and the corrective action plan. I congratulate you and your organization.

I have had a lake home at Lake Gaston since 1973. There have been occasional power interruptions, but the response has always been first rate.

I currently have a place in Timbuctu and before that was in Lake Gaston Estates. Your folks in the Macon office are super. About two years ago we lost a local transformer on our street during a storm. I called and they said they would respond quickly. They did so, and then I got a personal call from the dispatcher to see if we had our power and were satisfied. I was speechless! I never got this type of customer service from any other electric utility.

Thanks to your team for a great job of customer service.

Sincerely,
Tom Jacobs

Here's how California does it

The following is excerpted from an Associated Press article published in September.

Los Angeles — Want to lower your electricity costs? Stop smoking. Want to serve the Lord while you pay your bill? Your electric company will match contributions you make toward missionary work.

Those are just some of the sales pitches Californians will hear with the approach of the Jan. 1 deadline for deregulation of the electrical industry in this state.

So far, more than 100 companies from around the country have registered to sell electricity in California, which is the largest state yet to deregulate power.

Here's how California does it *(continued)*

Most companies are promising the cheapest electricity. But some are aligning themselves with causes such as environmentalism and religion.

Vermont-based Green Mountain Energy Resources L.L.C. is offering customers "ecocredits," or discounts for developing environmentally friendly habits such as riding a bicycle to work, carpooling or fitting the house with low-energy light bulbs. There are also discounts for those who quit smoking.

Another business, the Christian Energy Electrical Co. of Lynwood, is trying to sign up church congregations. It is offering to match contributions that members of the church make to missionary work at home and abroad.

"I call myself a pastor entrepreneur," said the Rev. Charles Linder Floyd of Christian Energy. "This gives us not only the opportunity to be an entrepreneur, but it gives us the opportunity to witness."

Last year, the California legislature voted to open California's $20 million power industry to competition, hoping to drive down the cost of power. As a result, about 100 million electric customers, or 70 percent of California's power users will be able to pick their power provider in much the same way they select long-distance service....Under the new law, consumer rates for power must be 10 percent below current levels by Jan. 1, 1998, and stay that way until 2002.

Congressman McIntyre pledges support for co-ops

Congressman Mike McIntyre, 7th District, told members of Brunswick EMC that his approach to restructuring the electric utility industry will be "to proceed in a way that makes sense for the people of our region right here in southeastern North Carolina." McIntyre addressed the co-op's membership at Brunswick's 58th annual meeting of members.

Mike McIntyre

"There are many components that must be considered in any federal legislation to restructure the electric utility industry: retail wheeling, reliability of service, effects on the environment and stranded costs, just to name a few," Rep. McIntyre said. "As Congress considers these issues, it must reflect carefully on these concerns before moving forward."

McIntyre took time to praise the electric cooperative response to the big storms of 1997: Hurricanes Bertha and Fran. He pledged his continued support to allow electric cooperatives access to emergency funds through the Federal Emergency Management Agency (FEMA) and also promised to support mitigation funding which provides electric cooperatives the means to implement preventive measures to lessen the impact of a severe storm on the cooperative's system.

Rep. McIntyre discussed congressional support for the cooperative loan program administered through the Rural

McIntyre pledges support for co-ops *(continued)*

Utilities Service at the U.S. Department of Agriculture. The program provides loans to electric cooperatives that find difficulty obtaining financing due to their not-for-profit status and lower density of members per mile of line. He supports the electric cooperative program and added that "Brunswick EMC is a shining example of how rural electrification is supposed to work – and does work!"

Rep. Mike McIntyre has district offices in Fayetteville, Wilmington and Lumberton. His committee assignments include Agriculture and National Security.

Help for your appliance is just a phone call away

If your appliance needs servicing or a new part — and you can't reach the dealer where it was purchased — you probably need to contact the manufacturer directly.

The Association of Home Appliance Manufacturers (AHAM) has established the Major Appliance Consumer Action Program (MACAP), a voluntary organization of manufacturers whose purpose is to resolve complaints from consumers. The following telephone lines are open during weekday business hours, unless noted otherwise. These are the major manufacturer participants. If your make is not listed here, the manufacturer may nevertheless be a MACAP member. Visit AHAM's Internet site at www.aham.org, or call MACAP at 312-984-5858, Monday through Friday, 8 a.m. to 4 p.m., Central Time.) Unless otherwise noted, all numbers are for service, parts and complaints.

Manufacturer /Brand	Telephone Number
Admiral	800-688-9920
Amana	800-843-0304
Caloric	800-843-0304
Carrier	800-227-7437
Climatrol	908-722-4500
Emerson	908-722-4500
Frigidaire	800-451-7007
General Electric	800-626-2000
Gibson	800-458-1445
Glenwood Range	800-843-0304
Hotpoint	800-626-2000
Imperial (ranges)	423-559-3480
In-Sink-Erator	800-558-5700
Jenn-Air	423-559-3480
Kelvinator	800-323-7773 *(Service and Parts)* 614-792-4420 *(Complaints)*
KitchenAid	616-923-7700
Magic Chef	423-559-3480
Maytag	423-559-3480
Modern Maid	800-843-0304
Norge	423-559-3480
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RCA	800-432-2737
Rheem/Revco	423-559-3480
Speed Queen	800-843-0304
Tappan	800-537-5530
Whirlpool	616-923-7700
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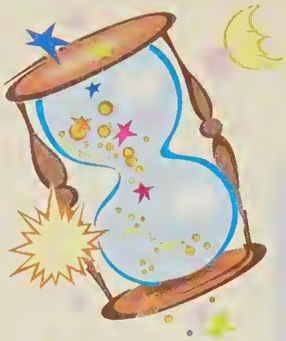

Your Predictions for 1998

Here are the winning entries for January's theme, "Your Predictions for North Carolina in 1998." We're sending $50 to each winner. Thanks to everyone who entered.

The Jan. 15 deadline approaches for our March theme, "The Finest Furniture I Ever Found." Tell us about that "find" and how you found it.

In Feburary we'll publish the best entries for the theme "The Finest Place to Live in North Carolina." (The deadline was Dec. 15.)

Madam Mimosa sees the ACC champion

High atop the BB&T Building, in a dimly lit office overlooking Asheville, Madam Mimosa, the 100-year-old fortune-teller is about to speak. A crowd gathers as she waves her wrinkled hand over a worn crystal ball. Madam Mimosa begins to speak, "Predictions for the Old North State in '98, I see:

Great numbers of moving vans coming into the state on I-40, I-26, I-77 and I-85. They are bringing all the people who have recently discovered that "nothing could be finer than to live in Carolina."

The sweet ringing of money jingling at Harrah's Cherokee Casino. So many tourists come, and so many have smiles.

The Panthers and the Wolfpack, the Tar Heels and the Blue Devils, along with the Demon Deacons, all popping winners' corks. But the Tar Heels take the ACC.

El Nino bringing storms across the state. The power is only out for a short while because the electric cooperative crews are skilled and dedicated. As the surf calms and the wind becomes a soft whistle through the pines, I see a warm, golden sun shining down on us all from a beautiful sky of Carolina blue.

Zoe Ann Clayton
Asheville
Haywood EMC

Getting down to business

We will have a population growth of 3 percent.

New business will grow at 1 percent.

Unemployment will reach a low of 2 percent.

Our pay will increase 3 percent.

We'll get better roads to see the beauty of North Carolina from the mountains to the beach.

Willie Collins
Wingate
Union Electric

Our cars get a nickname

Our apples will be sweeter than any other apples in the world.

Produce farmers will get much less for their crops than they are worth, and the produce sellers will have a greater profit margin.

Tobacco farmers will still grow tobacco, but much more of it will be sold outside the United States.

Road construction crews will continue to spread tar on the roads, and we will continue to be called Tar Heels. However, since our main mode of transportation is no longer a foot, I think we should call our main mode of transportation "Tar Cars."

Promise Keepers will grow in North Carolina, because most North Carolinians are promise keepers.

The fall colors will be more beautiful in 1998 than they have ever been. We will prove that Texas has no corner on the market for bragging, because this North Carolinian can brag about the state that he loves.

Donald M. Campbell
Bostic
Rutherford EMC

Albemarle will vote "yes"

Construction on US 1 into Raleigh from Sanford will be complete. Now that sections are opening, a joy comes as my husband and I continue to travel to see two of our sons in Raleigh.

More shiny diners will emerge as eating-out places, despite the controversy surrounding the opening of Gypsy's in Cary. Atlanta's Buckhead Diner (also shiny) is a landmark, as Gypsy's will be.

Sex education curriculum for Montgomery County schools will be decided. Parents will take responsibility for teaching their kids about the birds and bees, and then have confidence that the school will reinforce those teachings.

Albemarle will vote "yes" to liquor on February 10.

Tiffany Traynham Klappenbach
Mount Gilead
Randolph Electric

Washing your hair will be easier

My sister will talk on the phone.

Moon men will be discovered.

A new movie inspired by old TV shows.

A switch on the showerhead will be invented that will add shampoo and make it easier to wash your hair.

A new brand of shoe will be introduced.

Microsoft Bob will be re-introduced because of all the people that want the program.

Another one of those dolls will be out to do things such as pick her nose or something else like that.

A celebrity will be murdered.

A new security system will be so good you'll barely get past it.

Peggy Nowell (age 11)
Sherrills Ford
Crescent Electric

Send in your stories. Earn $50.

Here are the themes for the coming months. Send us your stories and pictures. Carolina Country judges will select the best four or five for publication and pay $50 to each one selected.

The Rules

1. 200 words or less.
2. Only one entry per household per month.
3. Diskette, e-mail, or typed, if possible. Otherwise, make it legible.
4. Include your name, electric co-op, mailing address and phone number.
5. Entries will be returned only in self-addressed, stamped envelopes. (We will not return others.)
6. We pay $50 for each submission published.
7. Send to Nothing Finer, Carolina Country, 3400 Sumner Blvd., Raleigh, NC 27616. Or by e-mail: carolina.country@ncemcs.com

Themes and Deadlines

March
The Finest "Furniture" I Ever Found
Tell us about that "find" and how you found it.
Deadline: Jan. 15

April
The Finest Joke I Ever Heard
This will be fun.
Deadline: Feb. 15

May
The Finest North Carolina Vacation I Ever Had
Where, when and what happened.
Deadline: March 15

June
The Finest Job I Ever Had
Where was it, why was it so good?
Deadline: April 15

July
The Finest Meal I Ever Had
We're talking North Carolina food here.
Deadline: May 15

August
The Finest Lesson I Ever Learned at School
Any grade, any school.
Deadline: June 15

September
The Finest Pictures of North Carolina, a photo contest.
North Carolina people and places.
Color or B&W.
Deadline: July 15

October
You're So Fine: Why I Like My Electric Cooperative
What does your electric cooperative mean to you?
Deadline: Aug. 15

November
The Finest North Carolina Gift You Can Give
Made in North Carolina.
Deadline: Sept. 15

December
The Finest Story in North Carolina History
Historical truths, humorous or otherwise.
Deadline: Oct. 15

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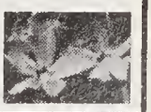

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"You don't have to leave a rural economy to build a successful business."

– Brent Lane, East Carolina University

Good ideas that work for rural North Carolina

By Carla Burgess

Just because we are rural doesn't mean we're isolated, disadvantaged and backward. Everywhere you look in North Carolina's countryside, you can see examples of people and communities turning opportunities into success stories.

Of North Carolina's 100 counties, 85 are considered rural, because they lack a city with a population of 50,000 or more. But recent history proves that rural North Carolina can compete economically with the best of them.

Billy Ray Hall says North Carolina has the assets to build a world-class labor force, cultivate and protect our natural resources, expand our physical infrastructure and build a thriving business-development climate. As president of the N.C. Rural Economic Development Center, Hall and his staff have worked for more than a decade on programs aimed at improving opportunities for rural North Carolina.

But obstacles remain, Hall says. "We talk sometimes a little bit in jest about not having running water, but 45,000 families got up in North Carolina this morning without having it. ...If you're a child getting ready to go to school this morning, one in four of you got up in a poverty household. The discussion about a computer is foreign to you.

"Let's remind ourselves that in rural North Carolina there are 3.6 million people," he says. "There are 22 other states that wish they had that many people in their state to talk about opportunities with. There are 1.8 million people that are getting up and going to work every morning in rural North Carolina."

The Rural Center is packaging an overview of "winning strategies" for progress in rural North Carolina, an outcome of a two-day forum on rural economic competitiveness held in Raleigh last November. Carolina Country this month looks at some of those successes.

The center also has issued its new "Rural Resources Guidebook," a 300-page directory of organizations and information sources about rural development in North Carolina and elsewhere. For more information, contact The Rural Center at 4021 Carya Drive, Raleigh, NC 27610. Phone: (919) 250-4314.

Looking for work in all the right places

Nantahala Outdoor Center's outfitter store on the river in Wesser (near Bryson City) grew naturally from successful promotion of adventure tourism. The 26-year-old business is employee owned.

To gauge progress in rural North Carolina, you must look beyond ribbon cuttings and grip-and-grin photo opportunities. In places least expected, North Carolinians are quietly growing globally competitive businesses and enriching local communities.

Brent Lane knows where these entrepreneurs are. But the rest of us might not. That's why this business executive and researcher refers to "unicorns in rural North Carolina." In other words, lots of people don't know or even believe that these businesses exist.

"They're in nondescript locations. They do not have publicists. They grow more in revenues than employees," says Lane, who is executive-in-residence at the East Carolina University Regional Development Institute.

"I had a lot of anecdotal evidence of clever people in rural settings with entrepreneurial companies," says Lane, but he wanted to explore more. This curiosity prompted him to conduct the recently completed North Carolina Entrepreneurial Rural Growth Study, which includes the following case study.

This model entrepreneur, granted confidentiality under the research project, hails from Alleghany County. In his job, the man operated a commercial floor-buffer and was dissatisfied with the machine's poor performance.

"He was polishing grocery store floors for a commercial service company," says Lane. "He was unhappy with the products he used to provide that service and started souping up the floor polishers, because he had discovered if he could make the buffers spin faster he wouldn't constantly be fighting to push them around on the floor."

Eventually, he developed and manufactured a line of floor polishers and ultimately a whole system that included the machines, polishes, sealants and cleaners. The result is now an $80 million business.

Almost 3,000 state businesses met Lane's study criteria for inclusion as entrepreneurial rural growth (ERG) companies, based on parameters that required annual revenues of more than $2 million, headquarters in one of North Carolina's 85 rural counties and a founding date no earlier than 1975. Four hundred of these were surveyed, and 50 company case profiles were developed.

Twenty-eight percent of the ERG industries were manufacturers, followed by 27 percent in retail trade, 16 percent in wholesale trade and 10 percent service-based.

"I am not looking at small business as a group, only at companies that have grown substantially after starting small," says Lane.

Two of the higher profile companies he surveyed fall into the second most popular, or retail, category. Nantahala Outdoor Center in the mountain region began as an adventure tourism business, selling rafting, kayaking and canoeing trips to tourists. At the state's eastern extreme — North Carolina's Outer Banks —Kitty Hawk Kites created a kindred business catering to hang-gliders. But both companies have branched beyond tourism services and into marketing retail products such as sporting goods and specialized gear.

"These are examples of what you can do in a tourist economy if you're a little more ambitious and creative than selling T-shirts and renting hotel rooms," says Lane.

The state's wine industry developed as growers sought markets for grapes.

"The bottom line is if you live in one of these tourism-dominated areas, you're looking at a seasonal job with low wages and low skills, and you can't afford to live in your own community anymore," says Lane. In the case of Nantahala Outdoor Center and Kitty Hawk Kites, "you have a community of folks who share an enthusiasm for a certain type of sport but with the practical necessity of making a living. They wanted to create year-round employment for the people who had been drawn to these areas for recreational reasons."

The Alleghany County floor-polisher may be one of the most financially successful upstarts, but he's not the only maverick in the state with an "I-could-do-it-better" mentality.

"How did we come to have between Mount Olive and Faison two of the nation's leading producers of pickles?" says Lane. The answer is simple: too many cucumbers and not enough profit in selling them to out-of-state processors.

The Watermark Artisans cooperative in Camden County generates $1 million in annual sales, providing income to over 400 local people.

So, you start a pickle factory next to where you grow the cucumbers. The state's wine industry grew out of similar frustration. "That's the basis of the whole industrialization of textiles in the South," Lane says, "the idea of bringing the cotton mills to the cotton."

It's a principle that is still viable for rural North Carolina as the state keeps feeding a global economy.

"You don't have to leave a rural economy to build a successful growing company," says Lane. "I think we underestimate rural North Carolina's ability to generate entrepreneurial companies and, in particular, entrepreneurs in manufacturing. There are economic opportunities manifesting themselves if you pay attention to them."

Results of the Entrepreneurial Growth Study are slated to be released in January. For more information, call the ECU *Regional Development Institute at* (919) 328-6650 *or The Rural Center at* (919) 250-4314.

Fish farming has become a thriving enterprise in many parts of rural North Carolina.

Prosperity in rural communities seems to occur organically. The winning combination of elements within a community gathers somehow, and then growth begins. Success comes when the people who live in a place nurture and support that early growth.

Here are some other examples of good ideas that work for rural North Carolina. These are among nearly 100 such success stories in North Carolina and other southern states described in a new publication, "Rural Strategies That Work," compiled by Pat Dusenbury of Pender County and published by the N.C. Rural Economic Development Center. To inquire about the complete 128-page booklet ($15), call the Rural Center at (919) 250-4314.

More good ideas

■ Whiteville Business Development Center, Columbus County, (910) 642-7054: This incubator for small businesses is inside a building on 2.5 acres of donated land. The place was funded through grants from the N.C. Technological Development Authority and the Rural Electrification Administration through the Brunswick Electric Membership Corporation. The center offers 20,000 square feet of rental space for operations including light manufacturing, service and wholesale business. Over five years, the center has incubated and "graduated" five businesses employing 260 people locally.

■ The Herb Store, Madison County, (704) 689-5974: From an educational project intended to teach local farmers about herb cultivation as an alternative to growing tobacco, this business has grown into a regional marketing cooperative realizing $50,000 in sales in 1995.

■ Carolina Harvest, Duplin County, (919) 493-8935: The North Carolina Coalition of Farm and Rural Families bought a produce processing plant at auction in 1991. Today, some 30 local small-time farmers use the facility. The coalition is broker for nearly $500,000 in sales for area small farmers.

■ Watermark Artisans, Camden County, (919) 338-0853: This member-owned cooperative wholesales locally-produced products, from teddy bears to jewelry, to nearly 3,000 customers in the U.S. and abroad. Supported in its formative stages by the Rural Electrification Administration through Albemarle Electric Membership Corporation, the co-op has a retail store, and does some $1 million in business annually, providing income to more than 400 local residents.

■ Tech Prep, Pitt County, (919) 321-4408: Working with the local business community, Pitt County Tech Prep joins high school students with regional educational institutions and has raised the caliber of students going to community colleges and universities. A companion apprenticeship program allows about 20 students a year to gain journeyman papers and associate degrees.

■ Summer Scholars, Warren County, (919) 257-1134: This summer program accepts 200 elementary and middle school students who pursue classes and recreation for eight summer weeks at a local school. Also, teachers, high school students and college students participate in mentoring, after-school and Saturday programs. Working parents appreciate the care and education the project offers. The Warren Family Institute initiated the program.

■ Albemarle Canoe and Boat Trails, northeastern North Carolina, (919) 482-7437: Once the regional streams were inventoried and mapped in 10 counties, this program opened 200 miles of them to visitors. Today, it's an emerging tourist attraction.

■ Summer Berry Festival, Surry County, (910) 401-8025: Begun in 1987 to promote the local berry industry, the Piedmont Summer Berry Festival is now a major, two-day event with more than 100 vendors selling regional produce and crafts. The county Cooperative Extension Service, town of Dobson and community volunteers are behind it.

■ The Hertford Initiative, Hertford, (919) 250-4314: A three-year project begun in 1992, the goal was to address racial tensions and rivalries within the community and its organizations. It included leadership training and specific project committees. Lessons learned were published in "Unleashing Local Potential," available from The Rural Center.

Carla Burgess is a freelance writer in Raleigh.

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20	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
21	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
22	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
23	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
24	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
25	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
26	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
27	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
28	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
29	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
30	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
31	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
32	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
33	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
34	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
35	8.34	8.34	12.50	12.50	25.00	25.00	45.84	45.84
36	8.38	8.34	12.59	12.50	25.21	25.00	46.25	45.84
37	8.42	8.34	12.67	12.50	25.42	25.00	46.67	45.84
38	8.46	8.34	12.75	12.50	25.63	25.00	47.09	45.84
39	8.50	8.34	12.84	12.50	25.84	25.00	47.50	45.84
40	8.55	8.38	12.92	12.59	26.05	25.21	47.92	46.25
41	8.59	8.42	13.00	12.67	26.25	25.42	48.34	46.67
42	8.65	8.46	13.09	12.75	26.46	25.63	48.75	47.08
43	8.67	8.50	13.17	12.84	26.67	25.84	49.17	47.50

MONTHLY RATES

Issue Age	$50,000 Male	$50,000 Female	$100,000 Male	$100,000 Female	$250,000 Male	$250,000 Female	$500,000 Male	$500,000 Female
44	8.71	8.55	13.25	12.92	26.88	26.05	49.59	47.92
45	8.75	8.59	13.34	13.00	27.09	26.25	50.00	48.34
46	8.96	8.65	13.75	13.09	28.13	26.46	52.09	48.75
47	9.38	8.67	14.59	13.17	30.21	26.67	56.25	49.17
48	9.80	8.71	15.42	13.25	32.30	26.88	60.42	49.59
49	10.21	8.75	16.25	13.34	34.38	27.09	64.59	50.00
50	10.63	8.96	17.09	13.75	36.46	28.13	68.75	52.09
51	11.05	9.38	17.92	14.59	38.55	30.21	72.92	56.25
52	11.46	9.80	18.75	15.42	40.63	32.30	77.09	60.42
53	12.09	10.21	20.00	16.25	43.75	34.38	83.34	64.59
54	12.71	10.63	21.25	17.09	46.88	36.46	89.59	68.75
55	13.55	11.05	22.92	17.92	51.05	38.55	97.92	72.92
56	14.38	11.46	24.59	18.75	55.21	40.63	106.25	77.09
57	15.21	12.09	26.25	20.00	59.38	43.75	114.59	83.34
58	16.05	12.71	27.92	21.25	63.55	46.88	122.92	89.59
59	17.09	13.55	30.00	22.92	68.75	51.05	133.34	97.92
60	22.09	14.38	40.00	24.59	93.75	55.21	183.34	106.25
61	23.13	15.21	42.09	26.25	98.96	59.38	193.75	114.59
62	24.17	16.05	44.17	27.92	104.17	63.55	204.17	122.92
63	25.42	17.09	46.67	30.00	110.42	68.75	216.67	133.34
64	26.67	22.09	49.17	40.00	116.67	93.75	229.17	183.34
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ADDITIONAL APPLICATION REQUESTED FOR:

NAME _____

DATE OF BIRTH _____ ☐ MALE ☐ FEMALE

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Comments: _____

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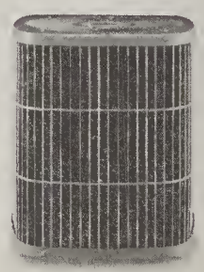

North Carolina's Electric Cooperatives

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Serving 1.6 million consumers in 93 North Carolina counties

Fore! 4-H!

Electric co-ops and 4-H link up on the links

Seven electric cooperatives and their wholesale power supplier, North Carolina Electric Membership Corporation (NCEMC), sponsored a statewide golf tournament in 1997 that raised substantial funds for North Carolina's 4-H Youth Development program. Held at Grandover Resort and Conference Center in Greensboro on Sept. 27, the North Carolina EMC State 4-H Clover Classic attracted 96 golfers.

The day consisted of the tournament, an awards banquet and a silent auction. The competition culminated seven local tournaments organized by regional co-ops and county 4-H programs.

Chuck Terrill (right), CEO of North Carolina Electric Membership Corporation, presents a "Friend of 4-H" plaque to Eddie Stocks, key accounts manager of Edgecombe-Martin County EMC, sponsor of a regional golf tournament.

Proceeds will benefit the North Carolina 4-H Ad Council Project. The national Ad Council has chosen 4-H as the subject of a two-year public campaign encouraging youth to get involved in their communities through community service. The campaign also encourages parents to explore volunteering options for their children and to volunteer themselves.

Nationally, 4-H is a leader in youth volunteer efforts. In North Carolina, there are 4-H offices in every county, and the program is a relevant and important part of every community, helping youths become problem solvers in their communities and serve as catalysts for change.

Proceeds of the local golf tournaments will also benefit county awards and incentives programs which provide scholarships, travel opportunities, camp scholarships, and recognition for 4-H members across the state.

Counties sponsoring local tournaments include Halifax, Lee, Wake, Franklin, Edgecombe, Pasquotank, Cumberland, Harnett, Sampson and Onslow. Local EMC and 4-H collaborations for these tournaments began eight years ago and have evolved into major fund-raisers for local 4-H programs.

The North Carolina 4-H Youth Development Program involves 190,160 youths and 25,093 adult volunteers. Local 4-H programs are supported with resources from the Cooperative Extension system at North Carolina State University and North Carolina A & T State University.

"Grand patron" for the 4-H Clover Classic was N.C. Electric Membership Corporation. The cooperatives serving as "golf patrons" were Albemarle EMC, Jones-Onslow EMC, Central EMC, South River EMC, Edgecombe-Martin County EMC, Halifax EMC and Wake EMC.

Other "golf patrons" were Spalding, North Central Farm Credit Service, Moore & Van Allen PLLC, Arthur Anderson LLP, NC 4-H Development Fund, NC Cooperative Extension Service, and NC Agricultural Foundation.

For more information about the 4-H Youth Development Program, contact the state office at P.O. Box 7606, Raleigh, NC 27695. Phone: (919) 515-3242.

Tournament champions were the Williams foursome from Wake County (from left) Steve, Chris, Dan and Larry.

rabies in North Carolina:

An expert says "no need to panic"

By R.K. Collett

Many theories have arisen as to why rabies has recently become a problem in western North Carolina. For many years, the mountains served as an effective barrier to the disease. When a rabid skunk appeared in western North Carolina in 1982, it was the first rabid animal to show up in 40 years. Some blame the current dilemma on visitors who abandoned their animals after vacationing here. Others accuse hunters who brought in and released Florida raccoons for hunting. Whatever the cause, it is now something to be reckoned with.

Wildlife most likely to harbor the rabies virus are skunks, bats, raccoons and foxes. Rodents, squirrels, chipmunks, opossums and rabbits are generally considered little threat, but any warm-blooded mammal can harbor the virus. In June 1997, a rabid beaver attacked boaters in Chatham County, and according to records at the Centers For Disease Control (CDC) a number of rabid groundhogs have been recorded in several states.

There is no effective way to stop the spread of the disease in wildlife territory, and there are bound to be more close encounters of the wildlife kind.

The Facts

The following information comes from a variety of sources, including the CDC, publications of the Humane Society of the United States (HSUS), newsletters of the Texas Wildlife Rehabilitation Coalition (TWRC) and the book "My Orphans of the Wild: Rescue and Home Care of Native Wildlife."

Is This Animal Sick?

A rabid animal does not typically "foam at the mouth" as is often pictured in cartoons, but it may tend to drool. There are several strains of the virus and at least two manifestations of rabies: "dumb" (paralytic) and "furious" (mad). Animals can exhibit the symptoms of both forms as the disease progresses. Following are some signs to be aware of:

- Animals may display unusual behavior, such as nocturnal skunks wandering around in the daylight, or they may exhibit a marked personality change.
- An animal may be lethargic and poorly coordinated.
- An animal may refuse food or water or act as if something is lodged in the throat. (Do not place your hand in an animal's mouth in an attempt to dislodge an object.)
- An animal may be hypersensitive to light or noise, or become overexcited or aggressive. This is the "biting" stage.
- An animal may become comatose, then die.
- Realize, too, that infant mammals can be born harboring the rabies virus.

Use Common Sense

Even if the threat of rabies does not seem likely in your area, here are some precautions to consider:

- Never hand-feed a wild animal, no matter how cute, friendly or tame it appears.
- Do not leave food or uncovered garbage outside.

- Consider removing feeders – certainly those that might attract wild mammals.
- Do not leave pet food and water dishes outside. If an infected wild animal uses these dishes, his saliva will doubtless be on and in them.
- Have your dogs and cats vaccinated. Keep the vaccinations current. Many veterinarians send a postcard to remind you when the next shot is due.
- If you have wild pets, do not give them rabies vaccinations. Their efficacy has not been proven for wildlife and, on occasion, they may produce rabies in the animal.

You do not have to be bitten to contract the virus. The virus is shed through saliva. A little of the sick animal's saliva on a cut or scratch is enough to do the job.

According to an issue of "Shelter Sense," published by the HSUS, there is no cure for rabies. The virus attacks the central nervous system of mammals. Only three humans are on record as having survived the disease, according to the September 1995 issue of "Shelter Sense." One of these may be a Haywood County woman bitten by a bat in the 1980s, through her illness was apparently never confirmed as rabies.

Don't Panic

If you have close contact with an animal, wild or domestic, and feel it might be rabid, here are some recommendations:

- Remain calm. This is important. It's hard to do, but it is necessary.
- Immediately wash the bite —and other exposure sites, if any— with soapy water for a full 10 minutes, finishing with an alcohol flush.
- Contact your physician, the local health department and the county animal control department. Report the episode, giving a full description of the animal, including all markings, and describe the animal's behavior prior to the attack.
- Capture and isolate the animal if possible, but take no risks.
- Keep everyone away from the animal, including household pets.
- If the animal must be shot, do not shoot it in the head. It is the head (brain tissue) that must be tested to determine if rabies is present. This is the only way to be sure.
- If a dead animal must be kept for any length of time prior to pick-up by the proper agency, do not freeze the animal. Using gloves, preferably disposable ones, place the animal in a plastic bag, seal it tightly and refrigerate it. If refrigeration is not an option, place the bag in a cooler, well-packed with ice.
- After testing, you or your physician should be notified of the results. If the result was positive, you will probably be given a series of about five injections.
- If the animal was not captured for testing and its location is unknown, be guided by the advice of your physician and the Centers for Disease Control.
- There is no cure for rabies, but there are post exposure preventive measures, if you follow the above counsel – so there's no need to panic.

R.K. Collett is a freelance writer and photographer and a director of the Felicidades Wildlife Foundation, Inc., headquartered in Haywood County. A member of Haywood EMC, Collett is author of "My Orphans Of The Wild: Rescue and Home Care of Native Wildlife" and has spent over 30 years in the field of wildlife rehabilitation.

Bats are not the bad guys

Bats rarely transmit disease to humans. Yet many people believe they are dangerous or harmful.

Like all mammals, bats can become infected with rabies, but they are unlikely to bite anyone unless in self-defense. According to Bat Conservation International, only 28 human rabies cases worldwide have been linked to bats.

Bats, in fact, are very important to our ecology as the primary predators of night-flying insects, including insects that cost farmers and foresters millions of dollars to fight.

The North Carolina Museum of Life and Science opens a special exhibit and educational program on bats beginning Jan. 17. "Masters of the Night: The True Story of Bats" includes interactive displays, specimens, bat heads, videos, models and habitats illustrating the lives of bats. The exhibit runs through April 5. For information about the show and programs, contact the museum at 433 Murray Ave., Durham, NC 27704. Phone: (919) 220-5429.

R.K. Collett photos

All dogs must receive the rabies vaccine. Only with a 100 percent vaccination rate can we hope to slow down the rabies scourge.

A new Asheboro museum contains classics from

This Cessna T-41, one of eight planes in the hangar, was used for training pilots during the 1960s and 70s.

If you like classic aircraft and World War II memorabilia, there's a new museum near Asheboro that you should check out.

The Peddicord Air Museum is housed in a hangar at the Asheboro Municipal Airport. Inside you'll find airplane models, artifacts that recall WWII and full-size airplanes and vehicles from the period.

The museum is dedicated to "the preservation of our aviation past and to the men and women who paid the ultimate price for our freedom." It is named in memory of flyer Jim Peddicord, who built it from the ground up. On the museum's first anniversary last June, just before the annual Warbird Air Show, Jim Peddicord was killed when his single-engine plane collided in mid-air with another aircraft piloted by his 29-year-old son Rick, who also died.

Jim chaired the Foundation for Aircraft Conservation, which operates the museum, and owned MatLab Inc., an Asheboro firm which specializes in painting and assembly for the aerospace, computer and automotive industries.

The collection contains about 100 model airplanes used during all 20th century wars in which Americans have fought. All models are the handiwork of Bob Moon, a museum volunteer who has been fashioning model planes since 1985. A Navy veteran of the Korean War, Bob Moon finds this hobby excellent therapy for a survivor of two heart bypass operations.

Aircraft displayed inside the hangar are:

- Stearman PT-13, a bi-wing plane used as the primary trainer for pilots during WWII.
- Voltee BT-13, basic trainer for WWII pilots.
- Texas AT-6, advanced trainer for WWII pilots.
- Grumman TRM Avenger, the type of torpedo bomber flown by President George Bush during WWII.
- T-28, a Navy jet trainer used from 1951-89.
- Cessna T-41B, an observation plane used during the Korean War.
- Cessna 0-2 (Skymaster), used during the Vietnam War.
- Royal Air Force Piper Cub "Flitfire," flown by Orville Wright in 1943 to enlist public support for the war effort.

Outside the hangar is a jet fighter, the Republic F-84F flown during the Korean War.

Of the nine aircraft, all are flyable except the F-84F. Mechanics at the Asheboro airport perform periodic maintenance on the planes and certify them as flyable.

In addition to the aircraft, three vehicles are exhibited in the hangar. These are:

- A 1936 Ford driven in the movie "Killers Three," starring Dick Clark and Merle Haggard, filmed in the Randolph County town of Ramseur in 1968.

Parked on the grounds near the museum is this F-84F jet fighter used by the U.S. Air force during the Korean War.

the wild, blue yonder

Text and photos by Al Stewart

• A 1941 four-door Plymouth that was an Army staff car used in WW II.
• A 1977 Air Force jeep that saw service in Israel.

Several walls of the hangar are adorned with artifacts of both world wars. Framed copies of more than a dozen Asheboro Courier-Tribune front pages tell WWII stories. Another display shows a leather helmet, dagger, small Nazi flag and a watch with a Nazi swastika on its face.

One of the most engrossing weapons displayed is a German 9mm water-cooled machine gun used during WW II. Another unusual artifact is a silk handkerchief given to the mother of Marvin Lemons, an Army private from Asheboro who was killed in action during WWII. Donors of museum artifacts were Randolph County veterans of the world wars, as well as the Korean War and Vietnam War, and their families.

Three American flags hang inside, one with 48 white stars, another with 49, and the third with 50. The music of Glenn Miller, Tommy Dorsey and other big bands popular during the period 1935-1965 plays when the museum is open.

The Foundation for Aircraft Conservation sponsors the Warbird Air Show at the Asheboro airport the first weekend in June each year. Planes of many types fly in from several Southeastern states for this occasion, which drew some 5,000 spectators in 1997. Proceeds from the show are used to benefit the museum.

The FAC is a non-profit organization whose membership approximates 300. A five-member board, chaired by Ed Dunn of Asheboro, sets FAC policy. Three of the planes in the museum are owned by Craig Branson, a board member and local merchant; the remaining planes are owned by Gale Peddicord, also a board member and widow of Jim Peddicord.

Power for the museum comes from Randolph Electric Membership Corporation.

To reach the museum, take Highway 49 South to Tot Hill Farm Rd, and turn right onto a dead-end road leading to the Asheboro airport. Museum hours are 10 a.m.to 2 p.m. Wednesday, Friday and Saturday and 1 to 4 p.m. Sunday. For additional information, call (910) 625-0170.

One of three cars inside, this 1941 Plymouth was an Army staff car in WWII.

Carolina Close-up

compiled by Laura Maynard

The Battle of Guilford Courthouse will be re-enacted in March

Greensboro is celebrating the 217th anniversary of the Battle of Guilford Courthouse with the largest Revolutionary War re-enactment in the Southeast.

The Battle of Guilford Courthouse on March 15, 1781 was one of the pivotal battles of the Revolutionary War. Maj. Gen. Nathaniel Greene's 4,400 rebels lost the battle, but not without taking a quarter of Cornwallis' army. This set the stage for his eventual defeat at Yorktown seven months later and, most importantly, America's independence from Britain.

Over 600 costumed re-enactors and interpreters will act out the battle at County Park, across from Guilford Courthouse National Military Park in Greensboro. The event will feature two early battles—Saturday, March 14 and Sunday, March 15 — followed by a commemorative wreath laying ceremony at the Gen. Greene Monument and an candlelit tour of the battlefield at 6:30 p.m. at the visitor center on March 15.

You can also talk to re-enactors and interpreters, buy colonial crafts, visit re-enactor camps, listen to folktales and period music. A lecture series will run March 9-12 at Guilford Courthouse National Military Park and nearby Tannenbaum Park explaining the battle and its significance.

The Guilford Courthouse National Military Park is located six miles north of downtown Greensboro off US 220 at 2332 New Garden Road. Tannenbaum Park is located at 2200 New Garden Road. For more information, contact the Greensboro Area Convention & Visitors Bureau at (800) 344-2282.

Farm Credit Internet site lists property for sale

Piedmont Farm Credit is developing a "Farm Real Estate Marketplace" to advertise land and facilities for sale, and to announce auctions in North Carolina.

The service is on the Piedmont Farm Credit World Wide Web site. It is available to individuals and realtors. The Internet address is www.agfirst.com/piedmont.

The site also contains information about Farm Credit services and links to agricultural sites that may be helpful to farmers and rural residents.

Piedmont Farm Credit is a farmer-owned cooperative that makes long-term farm and country home loans, as well as intermediate-term equipment and building loans, and short-term production loans in 16 North Carolina counties.

For more information about listing property, call (800) 521-9952.

At Lexington museum, the handwriting's on the wall

From the time of the quill and inkwell, handwriting has been a major form of communication. The Davidson County Historical Museum is commemorating the art in its exhibit, "A Proper Hand: 250 Years of Handwriting." The exhibit traces the history of handwriting from the 18th century to the present. The different styles and tools of the art will be displayed through May 30th at the Davidson County Historical Museum in Lexington. For more information call (910) 242-2035.

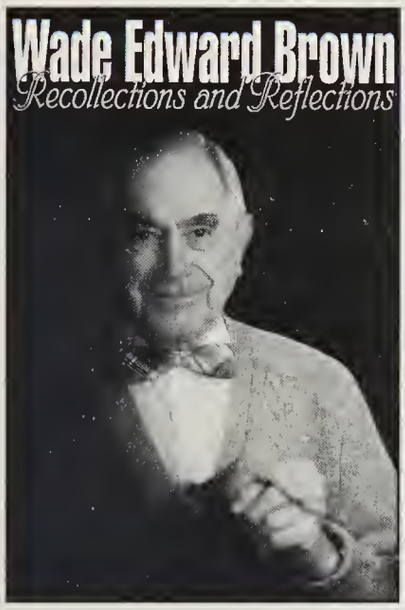
Window stickers for war veterans

Veterans can now display their pride with a VetSignia window sticker. The 2-by-4-inch stickers are printed on black and metallic silver film with an American flag background.

Veterans from WWII, Korea, Vietnam and Persian Gulf can display the war that they served in and their branch of service with these decorative decals designed and made by retired veterans.

To order, send $4 each or $10 for three (shipping and handling included) to Bob Kline, Box 382, Blue Bell, PA 19422. Requests must include your name, address, war served in and branch of service.

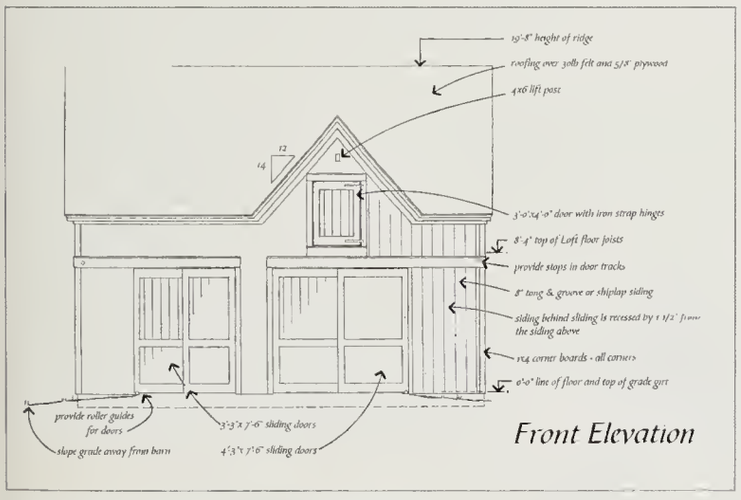
Former Boone mayor is now an author



Wade E. Brown, former mayor of Boone, has written a book as he turns 90. "Recollections and Reflections" is intended to encourage readers to "carry on in the face of life's inevitable difficulties," says Brown.

Brown chronicles his life and work in the growing Watauga County area. He includes anecdotes from his schooling in the one-room school, his law practice and mayoralty in Boone. According to life-long friend, Stacey Eggers Jr., "Wade's life, work and accomplishments are synonymous with the growth and development of Boone and Watauga County." He says that the book "adds a human touch to an otherwise formal, recorded history [of Watauga County]."

The "Recollections and Reflections" hardcover edition is available for $20 at local bookstores or through Parkway Publishers, Inc., Box 3678, Boone, NC 28607 with $3 shipping and handling. North Carolina residents also include 6 percent sales tax. Phone: (704) 265-3993.


19'-8" height of ridge
roofing over 30lb felt and 5/8" plywood
4x6 lift post
12
14
3'-0"x4'-0" door with iron strap hinges
8'-4" top of Loft floor joists
provide stops in door tracks
8" tong & groove or shiplap siding
siding behind sliding is recessed by 1 1/2" from the siding above
1x4 corner boards - all corners
0'-0" line of floor and top of grade girt
provide roller guides for doors
slope grade away from barn
3'-3"x 7'-6" sliding doors
4'-3"x 7'-6" sliding doors
Front Elevation

Build your own small barn

Modeled after traditional country barns, the Ashokan Barn is a small barn with a lot of space. Designed by architect Don Berg, the building includes two parking bays (one large enough for a car, boat or tractor) and a loft.

The barn can be constructed in post-wood framing with wall and roof finishes that match your home. For plans, send $16 plus $4 postage and handling to Don Berg, Architect, Dept. CA1, Box 698, Rockville Centre, NY 11571. Construction plans come with a money-back guarantee.

R. K. Collett

Evening grosbeaks in Haywood County.

Become an educated bird feeder

The National Bird-Feeding Society (NBS) is a non-profit organization that can help you to learn about America's second most popular outdoor pastime. According to the U.S. Fish & Wildlife Service, over 63 million Americans feed backyard birds.

The NBS mission is education and research. NBS sends out a bimonthly newsletter, "The Bird's-Eye reView," which includes helpful hints on becoming a better bird feeder. To join, send your name, address and $15 to the National Bird-Feeding Society, PO Box 23, Northbrook, IL. 60065-0023. Membership costs $27 for two years, $38 for three years. Membership includes the newsletter and a full-color chart identifying two dozen common backyard birds and their favorite foods. Members also get free stickers for bumpers, windows and envelopes, plus a membership certificate.

Klik-iT makes necklace clasp a little easier

The Klik-iT magnetic clasp can take the hassle out of wearing necklaces and eyeglass chains. The magnetic force of the clasp is strong enough to secure a necklace, but lets go when it gets caught or yanked without causing damage.

The clasp is helpful to those with arthritis or motor skill problems. The Klik-iT is available in both gold and silver.

Send $9.95 each or $27 for three, plus $2.50 shipping and handling to B.G. Company, P.O. Box 306, Sapphire, NC 28774. Phone: (704) 884-4318. For more information, send e-mail to KlikiT@citcom.net or check out the website www.Klik-iT.com.

B.G. Company is operated by Olaf K. Becker, a member of Haywood Electric Membership Corporation

Joyner's Corner

© by Charles Joyner

Bar Code

Can you label the six bars with their intended colors?

The white bar is the length of the black and green bars combined.

The orange bar is the length of the blue and green bars combined.

The green bar is the length of the red and blue bars combined.

Southern Exposure

We were driving through the Alamance County countryside with our four-year-old granddaughter in the car.

"Hannah," her grandmother said, "just look at that sunset. Think of all the different colors you would need to paint that. Red and orange and purple and blue..."

"And a ladder," said Hannah. "A big ladder!"

A seven-column headline in the Hendersonville Times-News trumpeted: "Pope opens 4-day rendezvous with youth in Paris." Had it been President Clinton it would have gotten eight columns.

What's going on in your neighborhood? Send your "Southern Exposures" to Joyner's Corner, 901 Greenwood Dr., Hendersonville, NC 28791.

UNSCRAMBLIT!

a c l n b f s l c i r a s m n q u a n z u r h b n

u i u f n l r f f c c v u l s n r p u m s l u

o u o d u l c q a u e' a c n g c l v l c g r n

f c o v s a r u m.

Use the capital letters below to help fill in the blanks at left.

"vcqul sae irhbn" means POWER AND LIGHT

Starting with H, move from letter to adjacent letter in the grid at the left to spell out a hidden message. Use each letter only once. Moves can be made in any direction: left, right, up, down, or diagonally.

Answers on page 29

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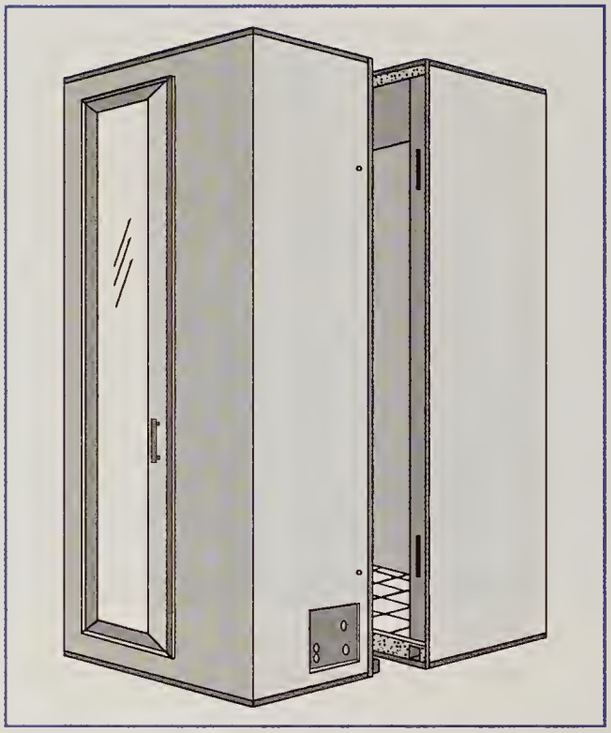
Making Cents of Your Electric Bill

by James Dulley

Create a warm spot in your home with a mini-sauna

If you set your thermostat lower to save electricity, but often feel cool enough to set it up again, you're not saving any money. Your "chilled to the bone" feeling is not uncommon with a furnace thermostat that is set back. Don't panic and set it back up. Whenever you feel chilly and get the urge to set up the thermostat, remember that, depending on your climate, each degree that you lower your thermostat shaves two to three percent off of your heating bills.

One of the best methods to maintain your comfort without driving up your heating bills is to create one small "warm spot" in your home. This can be just a small room or a mini home-size sauna or steam room kit. Visit this warm area whenever you sense that chilly feeling coming on.



The cheapest method to create a warm spot is to use a small electric heater (one with a built-in thermostat) to keep one small room warm. Select a room with the fewest outside walls (not a corner room). This minimizes the heat loss to the outdoors. Keep this room about five degrees warmer than the rest of your house.

A do-it-yourself mini-sauna kit is about the most comfortable and efficient method to create your warm spot. All of the heat it loses just reduces the heating load on your furnace. A visit to the sauna can make you feel warm for hours. It is also relaxing and healthful, supposedly cleansing the body of toxins by perspiration and aiding in weight loss for dieters.

There are many designs for small home-use sauna kits. Several one and two-person portable models literally snap together in minutes and apart again for storage–no tools needed. Some of these personal saunas use a small 1.7 kilowatt electric heater (with rocks) that plugs into a standard 120-volt outlet. This is about the same amount of electricity that a hair dryer requires.

Portable models, some on casters, are ideal for home use. The kits come with completely insulated wall sections and built-in benches that fasten together with clips or cam locks. The door has a window and the heater is already wired. Just plug it in.

Family-size do-it-yourself sauna kits are available in two designs–modular and precut. Modular kits include insulated and wired wall, floor and roof panels, a heater, rocks, controls and accessories. These kits are easily bolted together in an hour or so. A precut kit is less expensive and has all the materials and accessories, but the separate pieces need to be assembled.

The control features make a big difference in the convenience, comfort and efficiency of a home sauna. Electronic computer controls allow you to program the on-times and temperatures. Optional electronic air fresheners automatically sprinkle the hot rocks with scented water for the proper low humidity level.

Another relaxing, efficient option is a small one- or two-person steam room kit. If your budget is extremely limited, just add a special steam room door kit to your existing shower or bath. Using a mini steam room can also add needed humidity to the air to make your entire house feel more comfortable.

Ideally, the temperature in a steam room is about 118 degrees, not extremely hot like a sauna. A small 2.2 to 3-kilowatt steam generator is often adequate for a one-person steam room kit. Once the steam room gets up to the desired temperature, the heaters in the steam generator cycle on and off. Overall, the electricity needed to operate one is not too great because the heat generated reduces the load on the furnace.

Several of the complete steam room kits have contemporary designs and fit into a corner or recessed bathroom area. High gloss acrylic, polycarbonate or synthetic cultured marble are often used. These materials are durable and provide natural insulation to reduce electricity costs.

Your steam room should be well sealed. All the kits use some type of weather-stripping around the door. When converting an existing shower, make sure to install a special steam room door with weather-stripping.

Send for Utility Bills Update No. 458, a buyer's guide of 10 home-use sauna kits, sizes, features, prices and a cost-to-use chart. Or request Utility Bills Update No. 896, a buyer's guide of 14 steam room kits, features, prices and a sizing chart.

Send $2 (for each) and a business-size, self-addressed stamped envelope, and ask for Utility Bills Update No. 458 or No. 896. The address is James Dulley, Carolina Country, 6906 Royalgreen Dr. Cincinnati, OH 45244.

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Carolina Compass

compiled by Jason Dunn

Snowboard / Big Foot Festival

Jan. 6, Banner Elk
Try out different Big Foot and snowboarding equipment. Sugar Mountain ski resort. Cost is covered by lift ticket. (704) 898-4521.

Olde Christmas

Jan. 6, Boone
Music, food, tours of 18th century cabins and more. Hickory Ridge Homestead. (704) 264-2120.

Cat Show

Jan. 10-11, Statesville
Over 250 cats compete for prizes and awards. Sponsored by Central Carolina Cat Fanciers. National Guard Armory. 10 a.m. – 4 p.m. (910) 282-3089.

Bat Story

Jan. 17, Durham
Grand opening of an exhibit that sets straight the myths and misconceptions of these "Masters of the Night." Exhibit runs through April 5. Museum of Life and Science. (919) 220-5429.

Musical Performance

Jan. 20, Wingate
Charlotte's Carolina Pro Musica's rendition of "Queen Charlotte's London." Austin Auditorium, Wingate campus. 8 p.m. (704) 233-8038.

Symphony Performance

Jan. 22, Southern Pines
The North Carolina Symphony performs with violinist Nadia Salerno-Sonnenberg. Pinecrest High School Auditorium. 8 p.m. (919) 295-3138.

David Burgess Concert

Jan. 24, West Jefferson
Sponsored by the Ashe County Arts Council. Ashe Arts Center. 7:30 p.m. $5, adults; $3, students. (910) 246-ARTS.

Italian National Opera

Jan. 26, Boone
Includes performances of "I Pagliacci" and "Cavalleria Rusticana." Farthing Auditorium, ASU campus. 8 p.m. $15, adults; $6, children. 1-800-841-ARTS.

Greater Tuna

Jan. 29-31, Boone
Presented by the Appalachian State University Department of Theatre and Dance. I.G. Greer Arena Theatre, ASU campus. 8 p.m. $4. (704) 262-3028.

Meet the Artist

Jan. 30, Rockingham
Meet Rockingham native and painter Jennine Hough at a reception to launch her latest art exhibition. Exhibit runs from Feb. 2-27. Leath Library. 5:30-8:30 p.m. (910) 895-6909.

Dance Performance

Jan. 31, Chapel Hill
Internationally-recognized dancer, choreographer and teacher Koffi Koko. Memorial Hall, UNC-CH campus. 8 p.m. (919) 962-1449.

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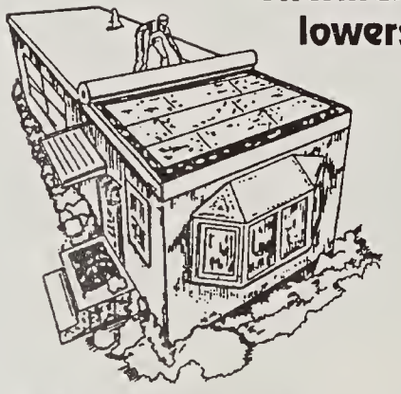

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Ongoing

"Dawn of Sound"

Through Jan. 18, Hickory
Exhibit chronicles the development of the first uses of sound in cinema. Catawba Science Center. $2, adults; $1, youth and seniors. (704) 322-8169.

Exhibitions

Through Jan. 25, Chapel Hill
"A Second is a Long Time" – photographs from the 1930s to 1970s highlighting the inventiveness of Harold Edgerton. "Seeing the Strange" – prints and drawing from 16th to 19th centuries illustrating how European artists viewed other regions of the world. Ackland Art Museum, UNC-CH campus. (919) 966-5736.

Deadlines:
March issue .....Jan. 23
April.....Feb. 24
May .....Mar. 25

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After years of research, the just published and only "Emily's Vinegar Diet" weight loss system is now available to help you melt pounds and excess inches.

This is not a traditional diet plan. According to Emily, overweight people can now break away from constant "yo-yo" dieting.

And you will be amazed how well this program is designed to work.

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► **IT WORKS!** "Vinegar... with each meal will help you lose weight." -- B.N. of MN

► **LOST 97 POUNDS!** "I went down to 183 from 280... I wouldn't trade... for all the money in this entire country." -- V.S. of MS

► **THINNER WAIST IN TWO WEEKS!** "Already lost 1 1/2 inches in my waist in only one and a half weeks. -- Z.L. of FL

**These are actual testimonials from vinegar users around the country. They wrote in freely and did not profit from their endorsement. Testimonials are atypical, your weight loss may be more or less.*

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- "I have nothing that fits me comfortably"

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Cancer? Diabetes? High Blood pressure? Arthritis? Learn what foods you'll enjoy to help fight these diseases.

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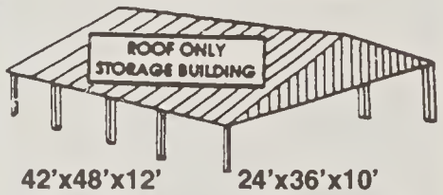

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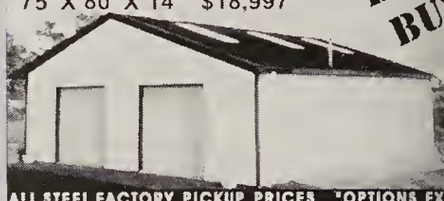

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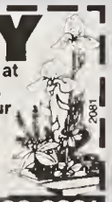

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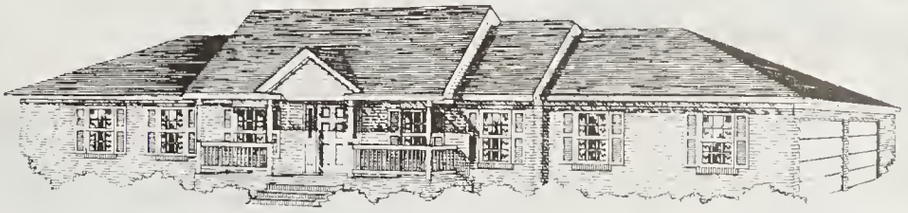

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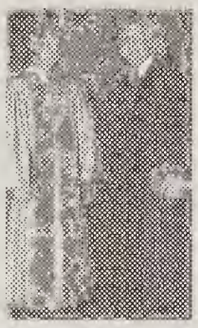

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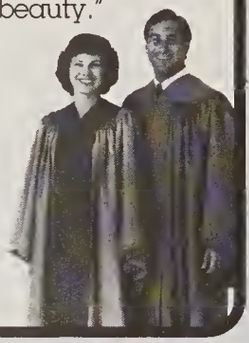

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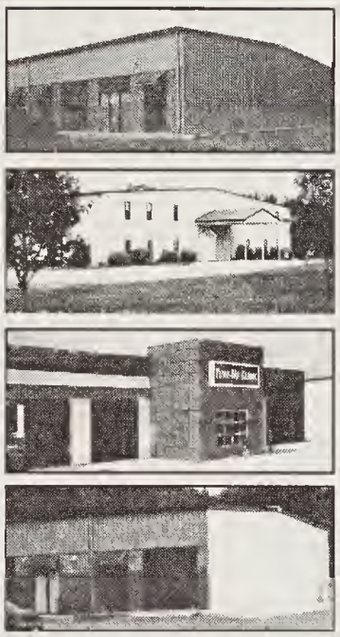

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Hank's Gardening Guide

by Hank Smith

Gardeners should be looking forward to the beginnings of new growth in a few weeks. Keep in mind that plants, especially newly set plants, need moisture during cold months. Houseplants need attention during this time of semi-dormancy. Planting trees, shrubs, and vines head the list of outdoor chores. Delay plantings at higher altitudes since planting now could lead to cold damage before winter ends. Planting beds for spring-flowering bulbs should have been prepared in December. However, you can also prepare the beds when you plant the bulbs. Remember, this is your last chance for getting bulbs in the ground for the spring.

Don't hasten to prune cold-damaged shrubs

If shrubs in your area have suffered severe cold damage, wait until the plants have had time to come back before you prune. Cold-damaged twigs and branches won't damage the plant any further if you wait until the plants have had time to begin recovery. You can more accurately determine the amount of damage done a few weeks after the cold spell rather than immediately afterward.

Shrubs for shady spots

Only a limited number of shrubs will grow well in shade. You can achieve average success growing abelia (5-to-8 feet) in shady locations. Kurume azalea is low growing (4-6 feet), and will thrive on a few hours of daily sunshine. Yaupon holly (15-18 feet) succeeds in a shady spot, although it prefers some sun. Mahonia (hollygrape) will grow 3-4 feet tall in the shade. Aucuba grows 4-5 feet tall and does well in shade or partial sun. Variety nana grows to be about 2-feet-tall.

Trees near buildings

Don't make the mistake of planting trees too close to a building. Even small trees such as dogwood, redbud, flowering crabapple, crepe myrtle, and golden raintree should be planted at least 15 feet from the foundation. Larger trees such as oak, sweetgum, maple, Southern magnolia, and American holly should be no closer than 35 feet. While small at planting time, when a tree grows and matures it can cause problems for the foundation, walls, and roof of a structure.

House plants

There are three major causes of pot plant deaths during winter months: overwatering, underwatering, and improper light. Water when soil is dry to the touch of fingers. Loosen the surface of the soil with a fork before finger testing. Pots without drainage holes will require moisture less frequently than those with drainage. Should soil become completely dry, place pots in the sink for a thorough soaking. This only helps porous pots like those made of clay or terra cotta. Plants in glazed pots will not benefit from this drenching. Practically no living plant will survive in a dark corner of a room, although some require less light than others. Those in north windows often suffer a lack of light. Table and floor lamps help and fluorescent lights help even more.

Winter lawn weed control

There are several excellent chemicals available to control onions and garlic—two major weeds. People often mistake wild garlic for wild onions. Wild garlic is much harder to control than wild onions, so there's better control if the treatment is for garlic. Bulbs must be allowed to form either above or below the ground. Chemical treatment is the only road to eradication, and this can take two or three years. Chemicals used to control wild garlic and onions are also effective against most broad-leaved winter weeds such as chickweed, clover, henbit, dock, dandelion, and plantain. Read labels carefully before using, noting especially any precautions (optimum temperatures, wind, and susceptible plants.) The first application should be made when weed foliage is young and tender but treatment later on also helps. Make sure lawn grasses are dormant when you apply chemicals.

Winter watering

All plants, especially newly set plants, need water during winter. There's a tendency to assume that all plants have enough moisture during cold weather. Some people assume that as long as the sky is overcast or the temperature is low it's not necessary to water. Cold dry winds are damaging to all plants because it removes moisture from the soil and plant tissues. The only way to know when a plant needs moisture is to determine the actual condition of the soil in which it is growing. When in doubt, scrape off a few inches of topsoil. If it's dry, it needs water. Newly set trees and shrubs especially need water to ensure that plant tissues and cells receive enough moisture.Check Bulbs in Storage

Often, dahlia tubers and gladiolus corms are attacked when in storage. Check them. If rot is present, throw them out.

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by Owen Bishop

New Year's inspiration: Timely toasts and a prayer to "the God of beginnings"

Our offering of New Year's inspiration for 1998 takes the form of a prayer and several timely toasts.

The prayer struck a chord with me when I heard it read as part of a sermon one Sunday last January. Dr. Dan Day, pastor of Raleigh's First Baptist Church, used it to conclude a message on coping with life's "turning points."

The simple prayer gave voice to the uneasiness I've often felt as I struggled to deal with some of the turning points in my life. I was so touched, in fact, that I followed up with Dr. Day to get a copy of it. He had found it in a collection of prayers written by Ted Loder, who is the senior minister of First United Methodist Church of Germantown in Philadelphia.

I think you may find it meaningful in making the transition from 1997 to a brand new year that's "fresh and full of possibilities."

We've reprinted the prayer below in a prose format to save space. [The slash marks (/) indicate where line breaks appear in the original free-verse format.]

Also reprinted below are several New Year's toasts that were collected in Paul Dickson's book, "Toasts."

Trembling on the Edge of a Maybe

A *Prayer by Ted Loder*

Excerpted from Guerillas of Grace: Prayers for the Battle *by Ted Loder, copyright © 1984. Reprinted by permission of Innisfree Press, Philadelphia, Pa. Copies are available from the publisher for* $14.95 *plus shipping and handling. To order, call* 800 367-5872 *or write to* 136 Roumfort Road, Philadelphia, Pa 19119. *The e-mail address is* InnisfreeP@aol.com.

Oh, God of beginnings,/ as your Spirit moved/ on the face of the deep/ on the first day of creation,/ move with me now in my time of beginnings,/ when the air is rain-washed,/ the bloom is on the bush,/ and the world seems fresh/ and full of possibilities,/ and I feel ready and full.

I tremble on the edge of a maybe,/ a first time,/ a new thing,/ a tentative start,/ and the wonder of it lays its finger on my lips.

In silence, Lord,/ I share now my eagerness/ and my uneasiness/ about this something different/ I would be or do;/ and I listen for your leading/to help me separate the light/ from the darkness in the change I seek to shape/ and which is shaping me.

New Year's Toasts

Excerpted from Toasts *by Paul Dickson. Delacorte Press of New York. 1981*

In the New Year,
may your right hand always be stretched out in friendship but never in want.

May all your troubles during the coming year be as short as your New Year's resolutions.

In the year ahead,
may we treat our friends with
kindness
and our enemies with
generosity.

May the Lord keep you in his hand and never close his fist too tight on you.
And may the face of every good news and the back of every bad news be toward us in the New Year.

May the New Year grant you
The eye of a blacksmith on a nail
The good humor of a girl at a dance
The strong hand of a priest on his parish.

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Celebrating the sweet potato, the "state vegetable" of North Carolina

Recipe — Sweet Potato Banana Muffins

1 3/4 cups unsifted all-purpose flour
1/2 cup firmly packed brown sugar
2 teaspoons baking powder
1 teaspoon ground allspice
1/2 teaspoon salt
1 1/2 cups cooked, mashed sweet potatoes
2/3 cup mashed ripe banana
1/4 cup melted butter or margarine
2 eggs, slightly beaten
3/4 cup milk
1/2 cup chopped toasted pecans

Grease two 1-dozen, 2-inch muffin pans. In a medium bowl, combine flour, sugar, baking powder, allspice and salt.

In a large bowl, combine sweet potato, bananas, butter, eggs and milk. Blend well. Add flour mixture and pecans; stir to blend.

Fill prepared muffins pans two-thirds full. Bake at 400 degrees for 20 minutes or until tops spring back when lightly touched. Remove to wire racks. Serve warm. Makes 24 muffins.

Nutritional analysis: Protein (4 gm.), Fat (8.5 gm.), Carbohydrates (31 gm.), Calories (215), Cholesterol (48 mg.), Potassium (187 mg.), Vitamin A (3,492 IU), Vitamin C (5 mg.), Calcium (41 mg.).

For more recipes containing the "state vegetable" of North Carolina, contact the N.C. Sweet Potato Commission, 1327 N. Brightleaf Blvd., Noble Plaza Suite H, Smithfield, NC 27577. Phone: (919) 989-7323.

Recipe — Sweet Potato Bread Pudding

3 1/2 cups sweet potato banana muffins
2 cups milk
1 cup apricot nectar
3 large eggs, slightly beaten
1/3 cup firmly packed brown sugar
2 teaspoons Vanilla extract
1/2 teaspoons ground cinnamon
Whipped topping

Place muffins in 1 1/2 quart-baking dish. Combine milk, juice, eggs, brown sugar, vanilla, and cinnamon. Pour over muffins. Bake at 350 degrees for 30 minutes, or until knife inserted in center comes out clean. Serve warm or chilled. Top with whipped topping . Store any leftover pudding in the refrigerator. Makes 6 servings.

Note: If desired, add 1/3 cup golden raisins.

Nutritional analysis: Protein (5 gm.), Fat (8 gm.), Carbohydrates (26 gm.), Calories (198), Cholesterol (47 mg.), Potassium (172 mg.), Vitamin A (2,385 IU), Vitamin C (4 mg.), Calcium (107 mg.).

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(By J. Robson)

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